

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael G. Valle  
 Roberta D Valle  
 Debtors

Case No. 18-16787-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

14212054 db/jdb +Michael G. Valle, Roberta D Valle, 2419 S. 16th Street, Philadelphia, PA 19145-4401  
 +Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201,  
 Lancaster, PA 17601-4890  
 14212059 +Cal Automotive, 300 Horizon Dr Ste 308, Hamilton, NJ 08691-1919  
 14212063 +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 14212064 +LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967  
 14214604 +M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508  
 14212069 +US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860  
 14212070 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,  
 Madison, WI 53707-7860  
 14212071 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: brad@sadeklaw.com Oct 27 2018 02:56:36 BRAD J. SADEK, Sadek and Cooper,  
 1315 Walnut Street, Suite 502, Philadelphia, PA 19107  
 tr +E-mail/Text: bncnotice@phl3trustee.com Oct 27 2018 02:59:15 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Oct 27 2018 02:58:42 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2018 02:57:29  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 27 2018 02:58:12 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 27 2018 02:57:47 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14212055 +EDI: TSYS2.COM Oct 27 2018 06:33:00 Barclays Bank Delaware, Attn: Correspondence,  
 Po Box 8801, Wilmington, DE 19899-8801  
 14212060 +EDI: CHASE.COM Oct 27 2018 06:33:00 Chase Card Services, Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 14212065 +EDI: FORD.COM Oct 27 2018 06:33:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,  
 Po Box 542000, Omaha, NE 68154-8000  
 14212066 E-mail/Text: camanagement@mtb.com Oct 27 2018 02:56:54 M & T Bank, Attn: Bankruptcy,  
 Po Box 844, Buffalo, NY 14240  
 14212778 +EDI: PRA.COM Oct 27 2018 06:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14212068 +EDI: STFI.COM Oct 27 2018 06:33:00 Suntrust, Attn: Bankruptcy,  
 Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092  
 14212072 EDI: WFFC.COM Oct 27 2018 06:33:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,  
 Greenville, SC 29606

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14212056\* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 14212057\* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 14212058\* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 14212061\* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 14212062\* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 14212067\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
 (address filed with court: M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240)  
 14212073\* ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001  
 (address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,  
 Greenville, SC 29606)

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Michael G. Valle brad@sadeklaw.com, bradsadek@gmail.com  
BRAD J. SADEK on behalf of Joint Debtor Roberta D Valle brad@sadeklaw.com, bradsadek@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

**Information to identify the case:**

Debtor 1	Michael G. Valle	Social Security number or ITIN	xxx-xx-6797
	First Name   Middle Name   Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	Roberta D Valle	Social Security number or ITIN	xxx-xx-2444
	First Name   Middle Name   Last Name	EIN	-----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 10/11/18	
Case number: 18-16787-amc			

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Michael G. Valle	Roberta D Valle
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2419 S. 16th Street Philadelphia, PA 19145	2419 S. 16th Street Philadelphia, PA 19145
<b>4. Debtor's attorney</b> Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008  Email: <a href="mailto:brad@sadeklaw.com">brad@sadeklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377  Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 10/26/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>November 28, 2018 at 9:30 AM</b>	<b>Location:</b> Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>	<b>Filing deadline: 1/27/19</b>	
<b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 12/20/18</b>			
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 4/9/19</b>	
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of 900.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>1/8/19 at 10:00 AM</b> , Location: <b>Courtroom #5, 900 Market Street, Philadelphia, PA 19107</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		